

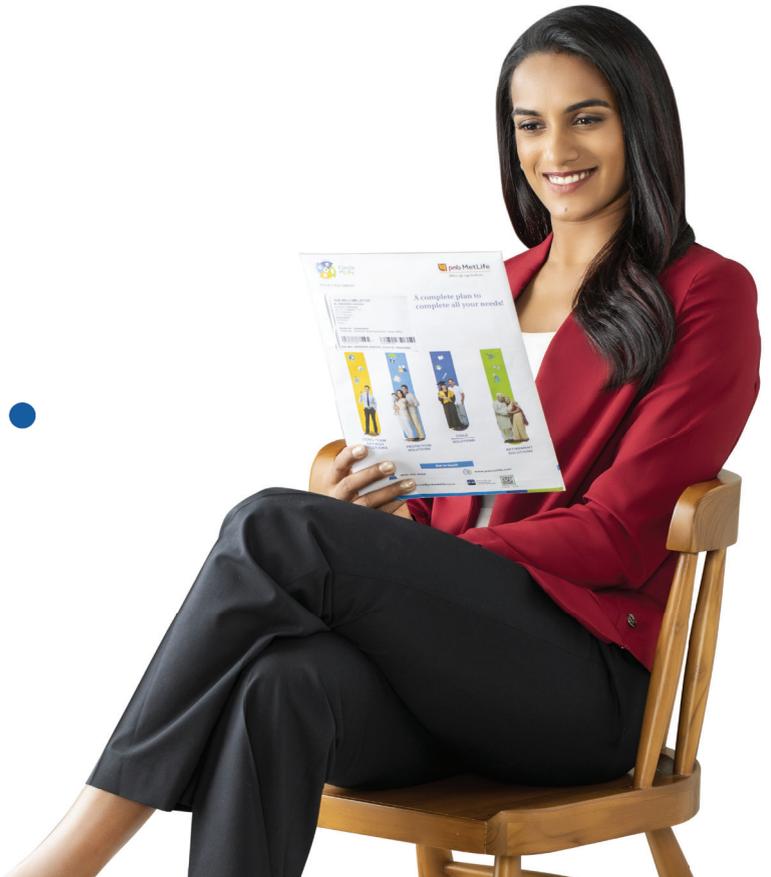


# Met Invest

## Group Fund

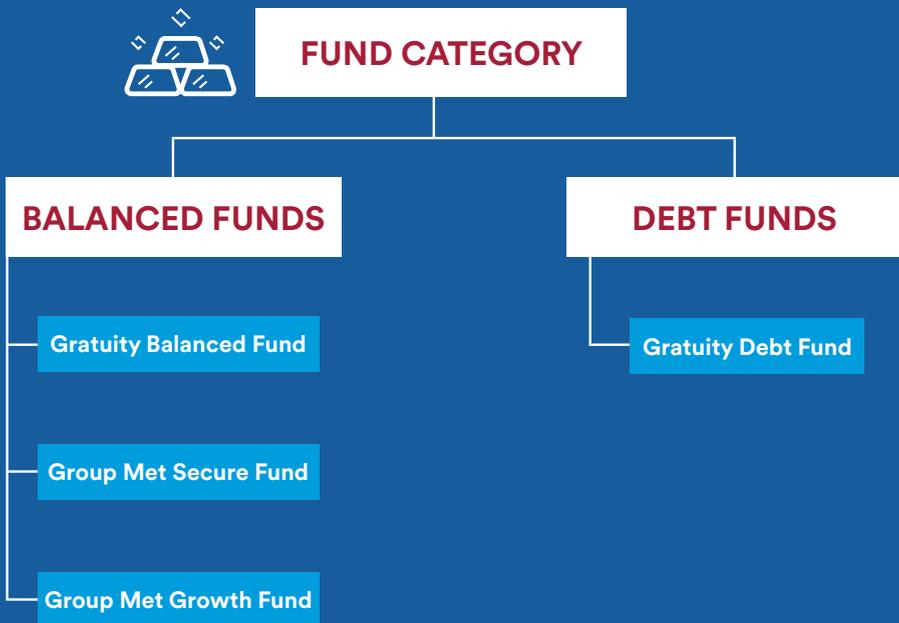
Monthly Fund Performance

April 2023 Edition



In this policy, the investment risk in investment portfolio is borne by the policyholder.

The linked insurance products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender/withdraw the monies invested in linked insurance products completely or partially till the end of the fifth year.

**MARKET OVERVIEW****FUND PERFORMANCE** Open ended Funds Close ended Funds



**Sanjay Kumar**  
Chief Investment Officer

## The month gone by – A snapshot

**Global economy and markets:** April was a highly volatile month for financial markets. The US policymakers stepped in to manage the failure of another midsize bank towards the end of the month. Fed officials have cautioned about a recession in the later part of the year. While inflation has continued to decline in most major economies, it remains significantly above central banks' target levels.

The US Fed as well as the European Central Bank are expected to raise policy rates further this month. However, given the emerging financial stability risks and possibility of economic slowdown, markets have started to price in the end of rate hiking cycle by the US Fed.

After a subdued performance in March, global markets rallied last month, with MSCI World Index increasing by 2% in April. MSCI India strongly outperformed global markets with a 4% return, amidst continued inflow from foreign investors. Despite sharp production cuts announced by OPEC+ countries last month, crude oil prices have remained relatively stable amidst concerns over demand outlook, given risks of a global growth slowdown.

## Economy: Recovery continues amidst heightened global risks

The PMI data for April indicates that India is amongst the few economies globally which is continuing to see robust expansion in economic activities. Strong economic momentum is corroborated by GST collections, which rose to a record high in April. However, there is some moderation in bank credit growth. Strong growth in two-wheeler sales and firming up of rural wages is indicative of strength in the rural economy. The timely onset of monsoons remains a key monitorable. The central bank remains optimistic about near term growth prospects and has marginally raised its FY 2024 real GDP growth estimates to 6.5%.

## Fixed Income market: RBI adopts a wait and watch stance

RBI's monetary policy committee (MPC) surprised the markets by keeping policy rates unchanged. Despite the pause, RBI has emphasized that it remains watchful for potential inflationary risks and will be ready to take

appropriate actions. However, given that retail inflation in March has declined to below RBI's threshold of 6%, many economists expect an extended pause hereon.

**Outlook:** While DM yields remained largely stable last month, the unexpected pause by RBI MPC led to a sharp decline in domestic yields. The Indian 10-yr GSec yield declined by 19bps to 7.1%. Given the improvement in macroeconomic outlook and declining inflation, we expect domestic yields to remain stable in the near term.

## Equity markets: Sharp rebound witnessed

After posting two consecutive months of decline, Indian equity markets witnessed a sharp rebound in April with a 4% gain amidst improving macro-economic outlook. Banking, Automobiles and Capital Goods sectors outperformed while Information Technology and Oil & Gas sectors underperformed. Foreign institutional investors bought equities worth US\$ 1.9 bn in April.

**Outlook:** Globally, financial markets have been stabilising on the back of declining commodity prices, falling inflation and steady corporate earnings. This coupled with US policymakers' swift action on the banking sector developments in the US has helped to stabilise markets.

From an Indian market's perspective, the current economic backdrop is quite conducive. Sharp improvement in current account deficit, improving equity inflows, and benign commodity prices bode well for financial markets. Corporate results, announced so far, have been better-than-expected. Management commentaries remain upbeat on the demand environment for most sectors. In the near term, we expect markets to take cues from the upcoming monetary policy meetings of global central banks. Our view on equity markets continue to remain positive from a medium to long term perspective.

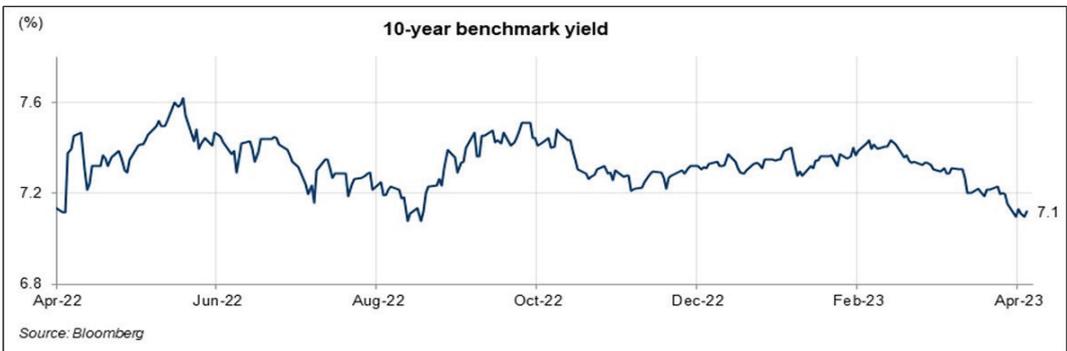


## Economic and market snapshot

| Indicators                               | Apr 2022 | Jan 2023 | Apr 2023 | QoQ Change | YoY Change |
|--|----------|----------|----------|------------|------------|
| <b>Economic indicators</b>               |          |          |          |            |            |
| Consumer Price Index (CPI) Inflation (%) | 7.0      | 5.7      | 5.7      | 0.0        | -1.3       |
| Gross Domestic Product (GDP Growth) %    | 5.2      | 6.3      | 4.4      | -1.9       | -0.8       |
| Index of Industrial Production (IIP) (%) | 1.2      | 7.6      | 5.6      | -2.0       | 4.4        |
| Brent crude oil (USD/barrel)             | 109      | 84       | 80       | -5%        | -27%       |
| <b>Domestic Markets</b>                  |          |          |          |            |            |
| Nifty Index                              | 17,103   | 17,662   | 18,065   | 2%         | 6%         |
| S&P BSE Mid-cap Index                    | 24,418   | 24,643   | 25,492   | 3%         | 4%         |
| 10-year G-Sec Yield (%)                  | 7.1      | 7.3      | 7.1      | -20 bps    | 0 bps      |
| 30-year G-Sec Yield (%)                  | 7.4      | 7.4      | 7.3      | -10 bps    | 0 bps      |
| 10-year AAA PSU Corporate Bond Yield (%) | 7.3      | 7.7      | 7.6      | -10 bps    | 30 bps     |
| Exchange rate (USD/INR) *                | 76.4     | 81.9     | 81.8     | 0%         | 7%         |
| <b>Global Markets</b>                    |          |          |          |            |            |
| Dow Jones (U.S.)                         | 32,977   | 34,086   | 34,098   | 0%         | 3%         |
| FTSE (U.K.)                              | 7,545    | 7,772    | 7,871    | 1%         | 4%         |
| Nikkei 225 (Japan)                       | 26,848   | 27,327   | 28,856   | 6%         | 7%         |

**Source:** Central Statistics Organisation (CSO), RBI, Bloomberg. \*Negative growth number signals INR appreciation against USD, while positive growth number signals depreciation.

## 10-year government bond yield trend



## Equity Market performance



# Gratuity Balanced (Open Fund)

SFIN No: ULGF00205/06/04GRABALANCE117

April 28, 2023



## Fund Details

**Investment Objective:** To generate capital appreciation and current income, through a judicious mix of investments in equities and fixed income securities.

**Investment Philosophy:** The fund will target 30% investments in Equities and 70% investments in Government & other debt securities to meet the stated objectives.

| Inception Date    | NAV         | YTM                                  | MD  | AUM           |
|-------------------|-------------|--------------------------------------|-----|---------------|
| 07-Jul-2009       | Rs. 32.3915 | 7.2%                                 | 4.7 | Rs. 108 crore |
| Fund Manager(s)   |             | Funds Managed by the Fund Managers   |     |               |
| Deb Bhattacharya  |             | Equity - 3   Debt - 0   Balanced - 3 |     |               |
| Gaurav Balre      |             | Equity - 0   Debt - 3   Balanced - 5 |     |               |
| Ankur Kulshrestha |             | Equity - 6   Debt - 0   Balanced - 3 |     |               |

## Fund v/s Benchmark Return (%)

|                  | Fund  | Benchmark* |
|------------------|-------|------------|
| <b>1 Month</b>   | 2.0%  | 2.1%       |
| <b>6 Months</b>  | 3.4%  | 3.5%       |
| <b>1 Year</b>    | 6.2%  | 6.0%       |
| <b>2 Years</b>   | 7.7%  | 6.4%       |
| <b>3 Years</b>   | 11.6% | 11.1%      |
| <b>5 Years</b>   | 8.6%  | 8.6%       |
| <b>Inception</b> | 8.9%  | 8.8%       |

Past performance is not indicative of future performance

\*Benchmark is 30% Nifty 50 and 70% CRISIL Composite Bond Index

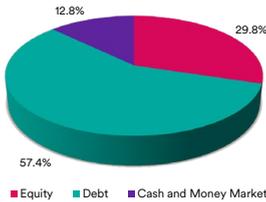
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## Actual v/s Targeted Asset Allocation (%)

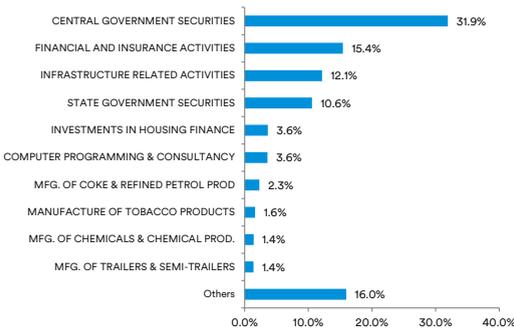
| Security Type                        | Min | Max | Actual |
|--------------------------------------|-----|-----|--------|
| Government and other Debt Securities | 25% | 95% | 57.4%  |
| Equities                             | 5%  | 35% | 29.8%  |
| Money Market and other liquid assets | 0%  | 40% | 12.8%  |

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

## Asset Mix

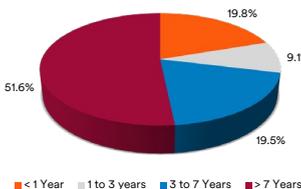


## Industry Wise Exposure\*\*

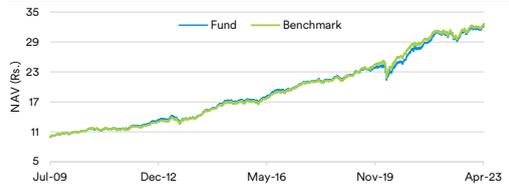


\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

## Debt Maturity Profile



## NAV vs Benchmark



## Security Name Rating Net Asset (%)

| Security Name                  | Rating | Net Asset (%) |
|--------------------------------|--------|---------------|
| <b>Equity</b>                  |        |               |
| I C I C I BANK LTD.            |        | 2.3%          |
| H D F C BANK LTD.              |        | 2.0%          |
| RELIANCE INDUSTRIES LTD.       |        | 1.9%          |
| I T C LTD.                     |        | 1.6%          |
| INFOSYS LTD.                   |        | 1.5%          |
| STATE BANK OF INDIA            |        | 1.3%          |
| LARSEN & TOUBRO LTD.           |        | 1.2%          |
| AXIS BANK LTD.                 |        | 1.1%          |
| TATA CONSULTANCY SERVICES LTD. |        | 1.1%          |
| BHARTI AIRTEL LTD.             |        | 0.8%          |
| Others                         |        | 14.9%         |
| <b>Total</b>                   |        | <b>29.8%</b>  |

## Government Securities

|                |              |
|----------------|--------------|
| 7.26% GOI 2032 | 11.2%        |
| 7.41% GOI 2036 | 7.1%         |
| 7.26% GOI 2029 | 5.2%         |
| 7.42% SDL 2034 | 4.6%         |
| 8.25% SDL 2026 | 2.9%         |
| 5.74% GOI 2026 | 2.7%         |
| 7.06% SDL 2032 | 2.1%         |
| 7.57% GOI 2033 | 1.4%         |
| 7.1% GOI 2029  | 1.4%         |
| 7.8% SDL 2042  | 1.0%         |
| <b>Total</b>   | <b>39.6%</b> |

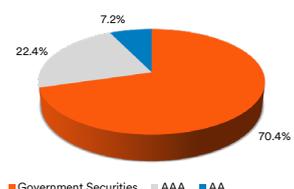
## Corporate Bonds

|                                    |     |              |
|------------------------------------|-----|--------------|
| POWER FINANCE CORPN. LTD.          | AAA | 8.9%         |
| INDIABULLS HOUSING FINANCE LTD     | AA  | 3.7%         |
| HDFC LTD.                          | AAA | 3.6%         |
| SUNDARAM FINANCE LTD               | AAA | 1.0%         |
| PIRAMAL CAPITAL & HOUSING FIN LTD. | AA  | 0.6%         |
| <b>Total</b>                       |     | <b>17.9%</b> |

## Cash and Money Market

|                        |               |
|------------------------|---------------|
| <b>Portfolio Total</b> | <b>100.0%</b> |
|------------------------|---------------|

## Rating Credit Profile





# Gratuity Debt (Open Fund)

SFIN No: ULGF00105/06/04GRADEBTDFND117

April 28, 2023



## Fund Details

**Investment Objective:** To earn regular income by investing in high quality fixed income securities.

**Investment Philosophy:** The fund would target 100% investments in Government & other debt securities to meet the stated objectives.

|                        |             |   |           |               |
|------------------------|-------------|---|-----------|---------------|
| <b>Inception Date</b>  | <b>NAV</b>  | <b>YTM</b>                                | <b>MD</b> | <b>AUM</b>    |
| 20-Dec-2010            | Rs. 23.6483 | 7.5%                                      | 5.2       | Rs. 113 crore |
| <b>Fund Manager(s)</b> |             | <b>Funds Managed by the Fund Managers</b> |           |               |
| Gaurav Balre           |             | Equity - 0   Debt - 3   Balanced -5       |           |               |

## Fund v/s Benchmark Return (%)

|                  | Fund | Benchmark* |
|------------------|------|------------|
| <b>1 Month</b>   | 1.6% | 1.3%       |
| <b>6 Months</b>  | 5.2% | 4.9%       |
| <b>1 Year</b>    | 6.3% | 6.1%       |
| <b>2 Years</b>   | 5.1% | 4.4%       |
| <b>3 Years</b>   | 5.4% | 5.5%       |
| <b>5 Years</b>   | 5.4% | 7.6%       |
| <b>Inception</b> | 7.2% | 7.9%       |

Past performance is not indicative of future performance

\*Benchmark is CRISIL Composite Bond Index

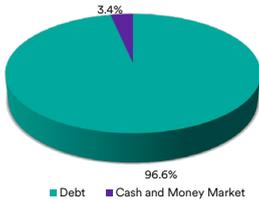
MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## Actual v/s Targeted Asset Allocation (%)

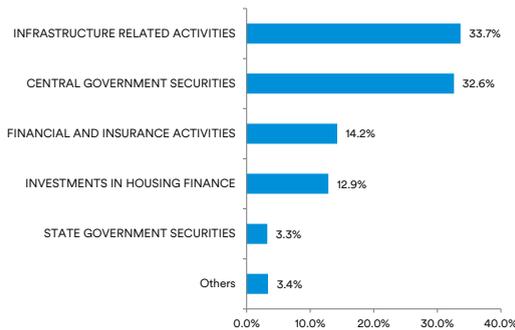
| Security Type                        | Min | Max  | Actual |
|--------------------------------------|-----|------|--------|
| Government and other Debt Securities | 60% | 100% | 96.6%  |
| Money Market and other liquid assets | 0%  | 40%  | 3.4%   |

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

## Asset Mix

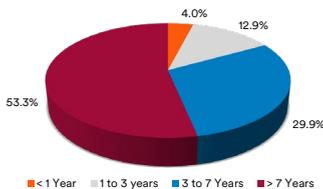


## Industry Wise Exposure\*\*

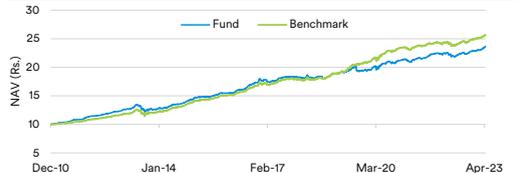


\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

## Debt Maturity Profile



## NAV vs Benchmark



## Security Name Rating Net Asset (%)

| Security Name                | Rating | Net Asset (%) |
|------------------------------|--------|---------------|
| <b>Government Securities</b> |        |               |
| 7.26% GOI 2032               |        | 17.8%         |
| 7.41% GOI 2036               |        | 6.7%          |
| 7.17% GOI 2030               |        | 5.3%          |
| 7.26% GOI 2033               |        | 2.7%          |
| 7.71% SDL 2033               |        | 2.4%          |
| 7.8% SDL 2042                |        | 0.9%          |
| 7.95% GOI 2032               |        | 0.0%          |
| <b>Total</b>                 |        | <b>35.9%</b>  |

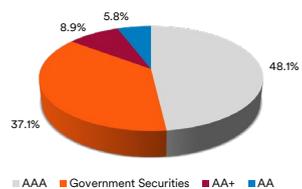
## Corporate Bonds

|                                   |     |              |
|-----------------------------------|-----|--------------|
| IRFC LTD.                         | AAA | 9.1%         |
| POWER FINANCE CORPN. LTD.         | AAA | 8.9%         |
| HDFC LTD.                         | AAA | 8.8%         |
| REC LTD.                          | AAA | 8.4%         |
| L&T INFRA DEBT FUND LTD           | AAA | 4.6%         |
| SHRIRAM TRANSPORT FINANCE CO. LTD | AA+ | 4.6%         |
| INDIABULLS HOUSING FINANCE LTD    | AA  | 4.4%         |
| CHOLAMANDALAM INVEST & FIN CO. LT | AA+ | 4.1%         |
| L I C HOUSING FINANCE LTD.        | AAA | 4.0%         |
| SIKKA PORTS & TERMINALS LTD.      | AAA | 2.7%         |
| Others                            |     | 1.2%         |
| <b>Total</b>                      |     | <b>60.8%</b> |

## Cash and Money Market

|                        |               |
|------------------------|---------------|
| Cash and Money Market  | 3.4%          |
| <b>Portfolio Total</b> | <b>100.0%</b> |

## Rating Credit Profile



# Group Met Secure fund (Open Fund)

SFIN No: ULGF00410/09/14METSECUREF117

April 28, 2023



## Fund Details

**Investment Objective:** To generate regular income by investing in high investment grade Fixed Income Securities and to generate capital appreciation by investing a limited portion in equities.

**Investment Philosophy:** The fund will target 15% investments in Equities and 85% investments in Government & other debt securities (Including Money Market) to meet the stated objectives.

| Inception Date    | NAV         | YTM                                  | MD  | AUM          |
|-------------------|-------------|--------------------------------------|-----|--------------|
| 29-Dec-2020       | Rs. 11.3115 | 7.1%                                 | 5.3 | Rs. 13 crore |
| Fund Manager(s)   |             | Funds Managed by the Fund Managers   |     |              |
| Deb Bhattacharya  |             | Equity - 3   Debt - 0   Balanced - 3 |     |              |
| Gaurav Balre      |             | Equity - 0   Debt - 3   Balanced - 5 |     |              |
| Ankur Kulshrestha |             | Equity - 6   Debt - 0   Balanced - 3 |     |              |

## Fund v/s Benchmark Return (%)

|           | Fund | Benchmark* |
|-----------|------|------------|
| 1 Month   | 1.8% | 1.6%       |
| 6 Months  | 4.3% | 4.0%       |
| 1 Year    | 6.5% | 6.1%       |
| 2 Years   | 5.9% | 5.5%       |
| 3 Years   | -    | -          |
| 5 Years   | -    | -          |
| Inception | 5.4% | 5.2%       |

Past performance is not indicative of future performance

\*Benchmark is 15% S&P BSE Sensex 50 and 85% CRISIL Composite Bond Index for Debt and Crisil Overnight Index

MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## Actual v/s Targeted Asset Allocation (%)

| Security Type                        | Min | Max | Actual |
|--------------------------------------|-----|-----|--------|
| Listed Equities                      | 10% | 20% | 15.7%  |
| Government and other Debt Securities | 10% | 80% | 73.0%  |
| Money Market and other liquid assets | 10% | 80% | 11.3%  |

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

## NAV vs Benchmark



## Security Name Rating Net Asset (%)

| Security Name                  | Rating | Net Asset (%) |
|--------------------------------|--------|---------------|
| <b>Equity</b>                  |        |               |
| I C I C I BANK LTD.            |        | 1.2%          |
| H D F C BANK LTD.              |        | 1.0%          |
| RELIANCE INDUSTRIES LTD.       |        | 1.0%          |
| I T C LTD.                     |        | 0.8%          |
| INFOSYS LTD.                   |        | 0.8%          |
| STATE BANK OF INDIA            |        | 0.6%          |
| LARSEN & TOUBRO LTD.           |        | 0.6%          |
| AXIS BANK LTD.                 |        | 0.5%          |
| TATA CONSULTANCY SERVICES LTD. |        | 0.5%          |
| HINDUSTAN UNILEVER LTD.        |        | 0.5%          |
| Others                         |        | 8.2%          |
| <b>Total</b>                   |        | <b>15.7%</b>  |

## Government Securities

|                |              |
|----------------|--------------|
| 7.1% GOI 2029  | 19.6%        |
| 7.06% SDL 2032 | 15.6%        |
| 5.74% GOI 2026 | 11.5%        |
| 6.99% GOI 2051 | 5.4%         |
| 6.95% GOI 2061 | 3.1%         |
| 5.15% GOI 2025 | 3.1%         |
| <b>Total</b>   | <b>58.1%</b> |

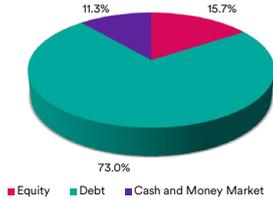
## Corporate Bonds

|                           |     |              |
|---------------------------|-----|--------------|
| POWER FINANCE CORPN. LTD. | AAA | 8.0%         |
| HDFC LTD.                 | AAA | 4.9%         |
| STATE BANK OF INDIA       | AAA | 2.0%         |
| <b>Total</b>              |     | <b>14.9%</b> |

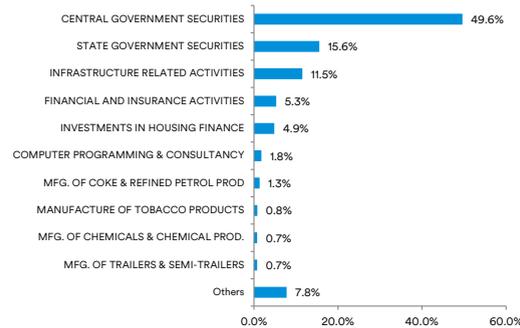
## Cash and Money Market

|                        |  |               |
|------------------------|--|---------------|
| <b>Portfolio Total</b> |  | <b>100.0%</b> |
|------------------------|--|---------------|

## Asset Mix

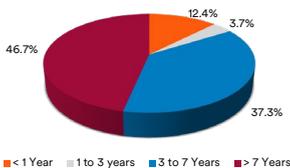


## Industry Wise Exposure\*\*

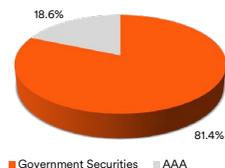


\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

## Debt Maturity Profile



## Rating Credit Profile



# Group Met Growth Fund (Open Fund)

SFIN No: ULGF00510/09/14METGROWTHF117

April 28, 2023



## Fund Details

**Investment Objective:** To generate capital appreciation and current income, through a judicious mix of investments in equities and fixed income securities.

**Investment Philosophy:** The fund will target 55% investments in Equities and 45% investments in Government & other debt securities (Including Money Market) to meet the stated objectives.

| Inception Date    | NAV         | YTM                                 | MD  | AUM          |
|-------------------|-------------|-------------------------------------|-----|--------------|
| 29-Dec-2020       | Rs. 12.3586 | 7.0%                                | 4.4 | Rs. 11 crore |
| Fund Manager(s)   |             | Funds Managed by the Fund Managers  |     |              |
| Deb Bhattacharya  |             | Equity - 3   Debt - 0   Balanced -3 |     |              |
| Gaurav Balre      |             | Equity - 0   Debt - 3   Balanced -5 |     |              |
| Ankur Kulshrestha |             | Equity - 6   Debt - 0   Balanced -3 |     |              |

## Fund v/s Benchmark Return (%)

|           | Fund | Benchmark* |
|-----------|------|------------|
| 1 Month   | 2.6% | 2.7%       |
| 6 Months  | 2.5% | 2.1%       |
| 1 Year    | 7.3% | 6.0%       |
| 2 Years   | 9.8% | 8.3%       |
| 3 Years   | --   | --         |
| 5 Years   | --   | --         |
| Inception | 9.5% | 8.5%       |

Past performance is not indicative of future performance

\*Benchmark is 55% S&P BSE Sensex 50 and 45% CRISIL Composite Bond Index for Debt and Crisil Overnight Index

MD is Modified duration (Debt and Money Market) in years; YTM is Yield to Maturity; AUM is Asset Under Management.

## NAV vs Benchmark

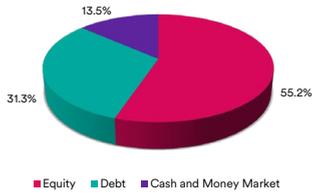


## Actual v/s Targeted Asset Allocation (%)

| Security Type                        | Min | Max | Actual |
|--------------------------------------|-----|-----|--------|
| Listed Equities                      | 30% | 60% | 55.2%  |
| Government and other Debt Securities | 10% | 60% | 31.3%  |
| Money Market and other liquid assets | 10% | 60% | 13.5%  |

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

## Asset Mix



## Security Name Rating Net Asset (%)

| Security Name            | Rating | Net Asset (%) |
|--------------------------|--------|---------------|
| <b>Equity</b>            |        |               |
| I C I C I BANK LTD.      |        | 4.7%          |
| H D F C BANK LTD.        |        | 3.8%          |
| RELIANCE INDUSTRIES LTD. |        | 3.8%          |
| I T C LTD.               |        | 2.9%          |
| INFOSYS LTD.             |        | 2.7%          |
| STATE BANK OF INDIA      |        | 2.4%          |
| LARSEN & TOUBRO LTD.     |        | 2.2%          |
| AXIS BANK LTD.           |        | 2.0%          |
| HDFC LTD.                |        | 1.7%          |
| BHARTI AIRTEL LTD.       |        | 1.7%          |
| Others                   |        | 27.2%         |
| <b>Total</b>             |        | <b>55.2%</b>  |

## Government Securities

|                |              |
|----------------|--------------|
| 7.1% GOI 2029  | 10.0%        |
| 7.06% SDL 2032 | 6.5%         |
| 5.15% GOI 2025 | 1.8%         |
| 7.4% GOI 2062  | 1.0%         |
| <b>Total</b>   | <b>19.3%</b> |

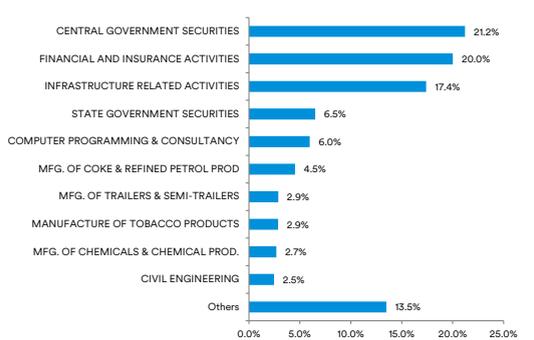
## Corporate Bonds

|                           |     |              |
|---------------------------|-----|--------------|
| POWER FINANCE CORPN. LTD. | AAA | 9.7%         |
| STATE BANK OF INDIA       | AAA | 2.4%         |
| <b>Total</b>              |     | <b>12.0%</b> |

## Cash and Money Market

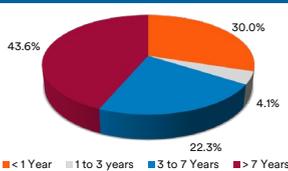
|                        |               |
|------------------------|---------------|
| <b>Portfolio Total</b> | <b>100.0%</b> |
|------------------------|---------------|

## Industry Wise Exposure\*\*

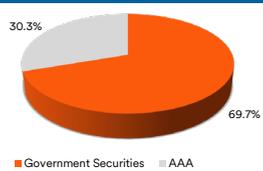


\*\*Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

## Debt Maturity Profile



## Rating Credit Profile



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Compound annual growth rate (CAGR) is rounded to nearest 0.1%

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